

**Report No. 324**  
**Abstract of Consolidated Statement of Condition of**  
**All State Banking Institutions, Trust Companies and Bank of North Dakota**  
For Call March 31, 2003  
(In thousands of Dollars)

Assets	89 State Banks	3 Trusts	Bank of North Dakota	Total Reporting	
Cash & balance due from depository institution:					
Noninterest-bearing balance and currency and coin	\$254,743	\$63	\$132,770	\$387,576	
Interest-bearing balances	\$57,132	\$1,196	\$7,338	\$65,666	
Securities	\$1,446,978	\$1,148	\$307,612	\$1,755,738	
Federal funds sold and securities purchased/agreements to sell	\$380,574		\$240,180	\$620,754	
Loans & lease financing receivables:					
Loans & leases held for sale	\$27,114			\$27,114	
Loans & leases net of unearned income	\$4,408,459		\$1,347,601	\$5,756,060	
Less: Allowance for loan & lease losses	<u>\$78,168</u>		<u>\$25,189</u>	<u>\$103,357</u>	
Loans & leases, unearned income, allowances & reserve	\$4,330,291		\$1,322,412	\$5,652,703	
Trading Assets		\$440		\$440	
Premises & fixed assets (including capitalized leases)	\$104,695	\$345	\$2,366	\$107,406	
Other real estate owned	\$4,979			\$4,979	
Investments in unconsolidated subsidiaries & assoc. companies	\$1,387			\$1,387	
Intangible assets	\$37,795	\$751	\$259	\$38,805	
Goodwill	\$27,380	\$711		\$28,091	
Other Intangible assets	\$10,415	\$40	\$259	\$10,714	
Other assets	<u>\$150,383</u>	<u>\$140</u>	<u>\$41,513</u>	\$192,036	
<b>Total Assets</b>	<u><b>\$6,796,071</b></u>	<u><b>\$4,083</b></u>	<u><b>\$2,054,450</b></u>	<u><b>\$8,854,604</b></u>	
<b>Liabilities</b>					
Deposits:					
In domestic offices	\$5,817,626		\$1,087,400	\$6,905,027	
Noninterest-bearing	\$661,149		\$220,411	\$881,560	
Interest-bearing	<u>\$5,156,478</u>		<u>\$866,989</u>	<u>\$6,023,467</u>	
Federal funds purch & secur sold under agreements to repurchase	\$49,064		\$371,769	\$420,833	
Trading Liabilities					
Other borrowed money	\$201,720		\$401,425	\$603,145	
Bank's liability on acceptances executed and outstanding					
Subordinated notes and debentures					
Other liabilities	<u>\$61,143</u>	<u>\$204</u>	<u>\$44,896</u>	<u>\$106,243</u>	
<b>Total Liabilities</b>	\$6,129,553	\$204	\$1,905,490	\$8,035,248	
Minority interest in consolidated subsidiaries					
<b>Equity Capital</b>					
Perpetual preferred stock	\$500			\$500	
Common Stock	\$36,097	\$911	\$2,000	\$39,008	
Surplus	\$316,295	\$2,265	\$42,000	\$360,560	
Retained earnings	\$292,517	\$776	\$104,237	\$397,530	
Accumulated other comprehensive income	\$21,109	(\$73)	\$723	\$21,759	
Other equity capital components					
<b>Total Equity Capital</b>	<u><b>\$666,518</b></u>	<u><b>\$3,879</b></u>	<u><b>\$148,960</b></u>	<u><b>\$819,357</b></u>	
<b>Total Liabilities and Equity Capital</b>	<u><b>\$6,796,071</b></u>	<u><b>\$4,083</b></u>	<u><b>\$2,054,450</b></u>	<u><b>\$8,854,604</b></u>	
<b>Average Ratios of State Banking Institutions</b>	<b>3/31/2003</b>	<b>12/31/2002</b>	<b>9/30/2002</b>	<b>6/30/2002</b>	<b>3/31/2002</b>
<b>Total Capital/Reserves to Total Assets</b>	10.03%	10.04%	10.25%	10.20%	10.06%
<b>Total Capital to Total Deposits</b>	11.46%	11.61%	12.11%	11.80%	11.17%
<b>Total Loans to Total Assets</b>	64.13%	65.61%	68.28%	68.24%	64.32%
<b>Loan Valuation Res to Total Loans (Gross)</b>	1.77%	1.74%	1.66%	1.65%	1.73%
<b>Total Loans to Total Deposits</b>	75.78%	82.57%	82.57%	81.98%	75.92%
<b>Return on Assets (Annualized)</b>	1.22%	1.07%	1.18%	1.14%	1.02%
<b>Increase in Deposits 3-31-02 to 3-31-03</b>	7.49%				
<b>Increase in Loans 3-31-02 to 3-31-03</b>	7.29%				
<b>Increase in Total Assets 3-31-02 to 3-31-03</b>	7.58%				